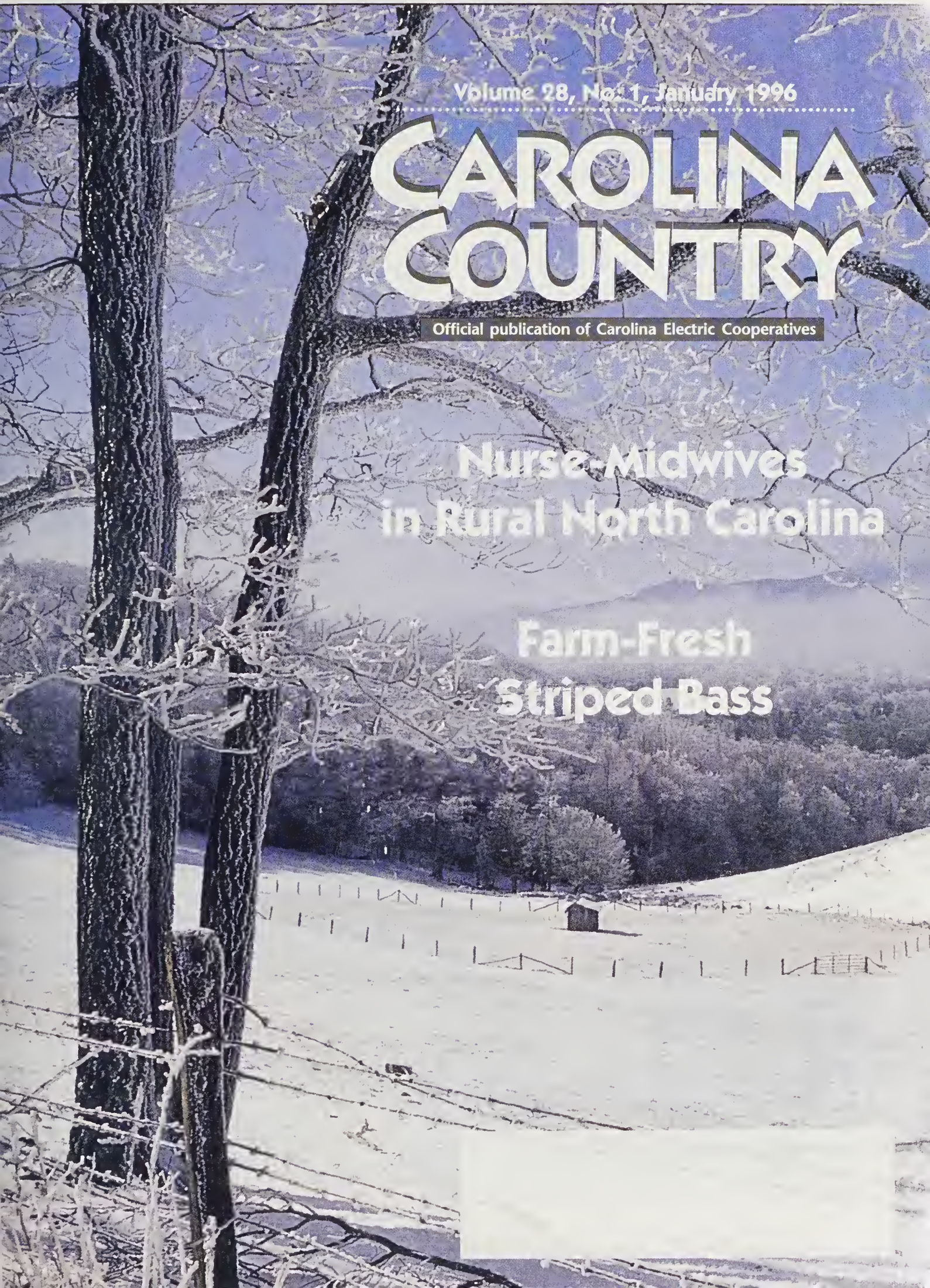

Volume 28, No. 1, January 1996

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Carolina Electric Cooperatives

Carolina Electric Cooperatives is the network of electric cooperative organizations that provides reliable, safe and affordable electric service to 650,000 homes, farms and businesses in North Carolina. At the heart of Carolina Electric Cooperatives are the state's 28 electric cooperatives, each member-owned, not-for-profit and overseen by a board of directors elected by the membership.

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CAROLINA COUNTRY

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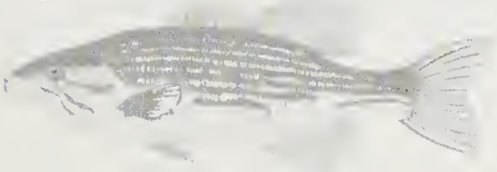
Information on household devices that can make everyday tasks easier for people with disabilities or limited mobility.

Oversized lamp switches, cone-shaped jar openers, electric scissors . . . You can order them from catalogues.

Farm Fresh Striped Bass 8

How many striped bass can you raise on an acre in Beaufort County? Hal Griffin nets six or seven thousand pounds from his ponds.



On the Cover

A Carolina blue view of Moses H. Cone Memorial Park, off the Blue Ridge Parkway near Boone. Photography by Frederica Georgia, Vilas, N.C.

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Certified nurse-midwives have added a new level of comfort and confidence to childbirth.

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Letters and Comments

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With 1996 comes a new power suppl

by Doug Johnson

When President Bush signed the Energy Policy Act in 1992, he ushered in a new era for the electric utility business. The act opened the door for utilities to shop for wholesale power.

Before then, electric cooperatives across the nation had two choices for obtaining electricity. We could purchase it from in-state investor-owned utilities (IOUs) who had their own generating plants, or we could own plants ourselves.

North Carolina electric cooperatives decided to buy most of our power from IOUs, and we jointly purchased part of Unit I at Catawba Nuclear Station.

Today, we have other options due to regulatory changes. After notifying our current power suppliers, we can renegotiate with them for lower prices, or we can purchase power from any utility or third-party source that has generating resources.

Blue Ridge Electric and other cooperatives in North Carolina have done both through our power supply organization, North Carolina Electric Membership Corporation. And we are now developing our strategy for additional improvements.

Beginning this month, NCEMC will purchase 200 megawatts of electricity from American Electric Power, replacing power currently purchased from Carolina Power & Light. We have also notified our other power suppliers that will replace power that is not competitive priced.

As a result of these strategic actions, No Carolina's electric cooperatives will be a to maintain competitive rates. And over tir we believe we can achieve additional savi that will allow us to have some of the low wholesale power costs in the state.

North Carolina's electric cooperatives r ize we must aggressively plan for the futu That's why we are working extra hard to fo power supply contracts that give you the b possible price for electricity. It's part of commitment to provide you with afforda power, excellent service and outstanding va

Doug Johnson is chief executive officer of Blue Ridge Electric Membership Corporation and a member of the cooperatives' statewide Power Supply Committee.

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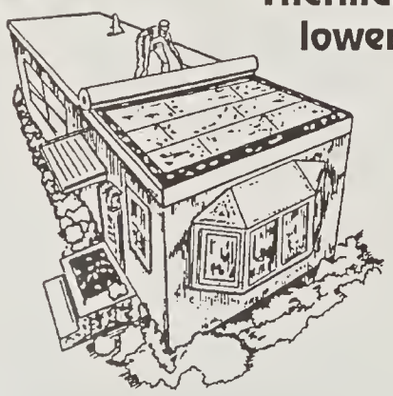

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A toaster by Cuisinart (Chef's Catalog) with a motorized carriage lowers and raises bread on its own, then lifts an extra 1½ inches.

An easy-turn lamp-switch can replace the smaller version (NCM Functional Solutions).

Household Helpers

By Sharon O'Malley

After two strokes left retired writer Ellicott Valentine nearly blind, he talked to doctors and experimented with anything he could find to help him read. He settled on a tiny, eye-sized magnifying glass that photographers use to examine negatives.

He also invested in a computer program hat magnifies the images on his computer screen. He bought a gital alarm clock whose numbers are three inches tall. And is coffee cup is rigged to buzz when he has poured enough to it.

"You can make your life better by ing the technical adjuncts that are ailable for you now," says Valentine, , who lives in the Forsyth County town Pfafftown.

There are hundreds of gadgets on the rket for people who need help seeing, aring, dressing, bathing or eating. They ge from simple devices, like long-han-d reachers that can grab items from l shelves or off the floor, to high-tech es such as talking computers and note controls that can turn on up to ht appliances at a time, anywhere in house.

And they're not just for grandma and grandpa anymore. Called "assistive technology" by those who make them, household helpers like electric jar openers and powered potato peelers take the strain off carpal tunnel syndrome sufferers, people with arthritis and anyone who lacks strength in their hands and arms. "You don't have to be disabled to have too little strength to open a jar," notes Ron Reed, director of DakotaLink, a program that promotes the use of technology for South Dakota's elderly and disabled.

Apparently, however, few people know that such helpful products even exist, like one-handed can openers (for people who have lost the use of an arm), automatic page turners and wire pan holders that keep pots and pans secure over electric stove burners.

"If they're not seeing a therapist regularly, they might not know these products are available," says Sheila Hatch, director of marketing and communications for North Coast Medical, a San Jose, Calif., medical supply company. But as more people demand easy-to-use appliances, more stores like Wal-Mart, Radio Shack and Home Depot are beginning to offer them.

You can find motion- or sound-controlled light switches, which flick the lights on when you enter a room or clap your hands, in many drug and hardware stores. Radio Shack sells talking alarm clocks for vision-impaired people ($39.99) and remote controls (from $12.99 to $22.99) that turn lights and appliances on and off from the comfort of an easy chair or bed.

But some of the most clever products are sold only in catalogs by manufacturers that once catered only to physical and occupational therapists. "Everybody here had an awful lot of family and friends

Slight upward pressure activates this electric jar opener (NCM Functional Solutions).

"These are little things that help people so they don't have to depend on someone else, so they can be independent."

A slip-on typing aid helps people with limited hand control (NCM Functional Solutions).

An electric deep-heat bath soothes hands and feet (NCM Functional Solutions).

that needed a lot of the stuff that was only going to institutions," says Judy Ware, an assistant merchandiser for S&S Worldwide, a Colchester, Conn., company that markets its products through the catalog AdaptAbility. "But most of them don't see the institutional catalogs."

So the company added some household products to its offering of healthcare aids and started sending its catalogs to consumers. And the market has responded, says Ware. "We even get calls for children, from parents asking for things in a smaller size," she says.

AdaptAbility sells things like an all-plastic electric coffee maker ($47.95) that shuts itself off as soon as it's finished brewing. The easy-to-grip Power Peeler ($24.99) peels anything from a tomato to a potato, requiring no pressure from the user. The cone-shaped Open Up electric jar and bottle opener ($37.50) practically snatches a jar (or medicine bottle) from the user's hand and screws the lid right off. Electric scissors ($6.99) require an ever-so-gentle squeeze from the user to activate the blades.

"It's little things that are helping them so they don't have to depend on someone else, so they can be independent," says Ware. Sue Gaskin, project director for the Increasing Capabilities Access Network in Arkansas, agrees: "An able-bodied person may take an item like a microwave as just a luxury," she says. "But for someone with limitations who could not use an oven, a microwave would allow them to keep cooking."

Even appliances designed for harried, working-age cooks are selling to America's aging, a trend that hasn't been lost on Steve Hough, advertising manager for Chef's Catalog, a wish book for gourmet cooks. So between the pages of pasta makers and cappuccino brewers is an electric can opener that can be operated with a single hand and folds sharp edges out of harm's way ($34.99). There's an electric peppermill ($29.99) that grinds peppercorns with the light touch of a button rather than what could be a painful twist. And a wide-slot toaster ($49.99) has no lever to push; a tiny, push-button motor carries the bread up and down.

Even automatic bread machines and lightweight hand mixers are being promoted for use by arthritic and elder cooks.

"Any device that would allow someone to be more independent could be assistive technology," says Annette Lauber, a funding specialist for the North Carolina Assistive Technology Project. "It's anything with a function that makes life easier."

The mission of Lauber and her colleagues is to let North Carolinians know about these products, she says. Created by an act of Congress, the Raleigh-based program is funded by the U.S. Department of Education and aims to help disabled North Carolinians of all ages learn about —and find— all sorts of products to make their lives easier.

Using technology, she adds, allows people to function better at home and in the community.

For someone like Ellicott Valentine, that might mean a little extra help from a large-digit alarm clock or a computer zoom program.

"It helps me use my get up and go in a different way," says Valentine, who adds that he works out with electronic equipment at a nearby health club to stay in shape. "My age is rapidly advancing but I'm still pretty active," thanks to technology, he adds. And it could be keeping him out of a nursing home.

North Coast Medical's Sheila Hatch agrees. "That's a big issue for people who are aging," she says. "They want to stay home. Anything you can give them that's going to help them with their independence is going to give them back their self-esteem."

Sharon O'Malley is a College Park, Md.-based free-lance writer.

Next month: How electric cooperatives help businesses to locate and expand in North Carolina.

Can't get your aching fingers around those tiny lamp switches anymore? Get an easy-to-twist witch extension for $5.75 from Easy-Living Specialties. Or convert your lamp nto one that turns on with the light ouch of a finger with AdaptAbility's 12.99 Touch Light Control.

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ercial Ave.
rthbrook, IL
062-1900
8-480-9400

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ds for Children
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25 N. Sidney Place
waukee, WI
209
4-352-5678

y-Living
ecialties
0 Central Avenue,
te K-2
Springs, AR
013
00-406-1338

Enabling Devices/Toys for Special Children
385 Warburton Ave.
Hastings-on-Hudson, NY 10706
914-478-0960

Enrichments
P.O. Box 5050
Bolingbrook, IL
60440-9973

ETAC Designs for Independence
2325 Parklawn Drive
Suite P
Waukesha, WI
53186
1-800-678-ETAC

ILA Can-Do Products
27 East Mall
Plainview, NY 11803
1-800-537-2118

Maddak Ableware Catalog
6 Industrial Road
Pequannock, NJ
07440-9974
201-628-7600

NCM Functional Solutions for Independent Living
P.O. Box 6070
San Jose, CA 95150
1-800-235-7054

North Carolina Assistive Technology

If you think using technology at home would improve your life but exhaust your pocketbook, there may be help for you through the North Carolina Assistive Technology Project.

The Raleigh-based project, housed in the Division of Vocational Rehabilitation, has a specialist on staff who can help find resources —through insurance companies, loan programs, community resources, churches and other groups— that may help pay for needed equipment.

Born of the federal Technology-Related Assistance for Persons with Disabilities Act of 1988, the Assistive Technology Project's staff works to promote products like electric beds and powered wheelchairs that may help make life easier.

Staff at four demonstration centers (Raleigh, Greenville, Winston Salem and Charlotte) will advise consumers, who can try out products like slip-resistant grippers that fit over knife and fork handles or extra-wide levers that cover tiny TV knobs and make them easier to turn.

Project staff also has access to a database of thousands of products that have been designed to make life easier for elderly and disabled North Carolinians who may need a little extra help with everyday tasks. Staff consults with callers to the project's toll-free hotline who want to learn about products designed for their special needs. For more information call North Carolina Assistive Technology Project at (800) 852-0042.

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Farm Fresh Striped Bass

Text and photos by Rebecca Dunning

The Mississippi Delta may be the birthplace of catfish farming, a $460 million industry in the U.S. today, but eastern North Carolina can make a similar claim as the home of hybrid striped bass pond aquaculture.

In the 1980s, North Carolina researchers worked in Beaufort County to spawn a cross between striped bass and white bass. Fish eggs hatched into larvae who grew into young bass called "fry." Over a two-year period, this hybrid version of the angler's "rockfish" grows to a market size of 1½ to 2 pounds, when most farmers harvest, box and ship their fish to wholesale fish markets along the Atlantic coast.

Eastern North Carolina today hosts 17 bass farmers. One of them is 28-year-old Hal Griffin, who officially opened his North State Fish Farm in Pinetown, Beaufort County, last summer.

For a year, Hal worked long days and nights to learn the business. Then for six months he looked for land, estimated costs and persuaded investors to join him. Finally on July 6, 1995, Hal Griffin stocked two freshly-built, four-acre ponds with 120,000 hybrid striped bass fingerlings.

When I first met Hal in the fall of 1994, he was mid-way to his goal of managing his own bass farm. He had been working for Carolina Fisheries near Aurora, the first and largest hybrid striped bass farm in the state, since leaving North Carolina State University's program in fisheries and wildlife a year earlier. While Hal gained practical experience as Carolina Fisheries' "night man" (the person who works the midnight-to-dawn shift checking oxygen content in the ponds), he spent his free time looking for a site and gathering information to start his own farm. He became well-known by the at North Carolina State University, the Extension Service, and North Carolina Department Agriculture (NCDA). He took vantage of the University's water and soil analysis, and the Conservation Service's help pond layout and design. As economist with the NCDA, I hel Hal organize operating budge and cash flows to foreca financially his first few years o operation.

After he got the go-ahead from his three investors in early 1995, setting up the farm was like learning to swim. "There isn't anything that has gone right," he told me as we trudged along a muddy dike a few days after the fish were delivered from the Carolina Fisheries hatchery.

Most of the problems stemmed from the weather and unanticipated costs, which turned his meticulously thought-out plan into a flurry of construction and equipment purchases, frantic runs to Washington and Greenville for needed parts, and sweltering days installing water lines. A pond builder didn't show up, pushing the pond construction phase into the rainiest summer in years.

Hal Griffin examines gills of the hybrid striped bass he raises in Beaufort County.

When it came time to purchase fingerlings, the supply of the little fish was the shortest it had been in a long time. Costs mounted higher when Hal learned he would need larger ditches and a wider road.

Tideland Electric Membership Corporation in Pantego came to the rescue when it offered its off-peak rate program. The cost of electricity to run equipment such as water pumps and paddlewheel aerators makes up nearly 10 percent of variable production costs at a fish farm. Because pumps and aerators generally operate from midnight to dawn, fish farmers can take advantage of a program that offers lower electric rates during times of lower power demand. Hal estimates he will save 25 percent or more in electrical costs through the Tideland program.

When I returned to Hal Griffin's farm in mid-October, the muddy fields and construction debris were gone, replaced by a tidy drive bordered by grassy fields. The roads were not yet graveled, but they were a far cry from the muddy ruts I maneuvered in July. The area around Hal's first two ponds was immaculate. The berms were solid and uniform. Aerators sparkled in the afternoon sun. Neat wooden posts jutted from the corners of each pond. And Hal was nearly finished building four more ponds for Phase II of North State Farm.

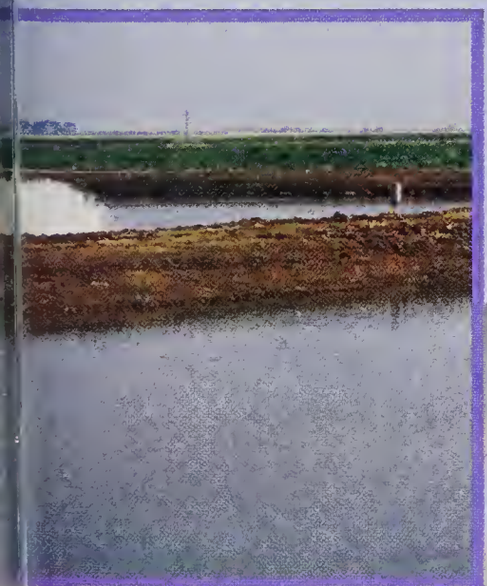
While most of the construction hassles were behind him, the summer was not without problems. "Look here," Hal said and pointed under the left side of a tractor. With a pair of pliers and some plastic tie tape he had kept the clutch of the power take-off engaged so the tractor could be used for emergency aeration. "That saved a pond of fish one night," he said.

Feeding the fingerlings at North State Fish Farm occurs one to three times daily.

One evening, hundreds of four-inch striped bass floated to the surface, unable to breathe, hours away from death. Gastritis had struck. Hal knew there was only one known cure: burping each fish by sticking his finger or stick into its mouth and squeezing its stomach to expel the air. "After that," Hal said, "they take off like a rocket." He netted a few fish from one pond and showed them to me. They were shiny, energetic fingerlings four to six inches long. With Hal's careful attention to detail, he estimates survival at greater than 95 percent of his fish. With numbers like these, Hal can look forward to a profit of several thousand dollars per acre.

At feeding time, Hal loads a feed hopper and draws it behind a 10-horsepower tractor. Powered by the tractor, the feeder blows fish food eight or 10 feet into the ponds. A fury of fish follows the shadow of the feed shower.

Hal still works long hours, and problems arise nearly every day, but his hard work seems to be paying off. "I'm thankful for what I've got," he said. "But it took a whole lot of work to get this far."



Rebecca Dunning is an agricultural economist with the Aquaculture and Natural Resources Division of the N.C. Department of Agriculture. She is based at Tidewater Research Station in Plymouth. (919) 793-4118.

Aquaculture in North Carolina

Aquaculture is the business of farming aquatic plants and animals. In North Carolina, farmers grow trout, catfish, hybrid striped bass, crawfish, ornamental fish, baitfish, clams and oysters. In all, over 250 North Carolina families earn at least a part of their living through aquaculture, and the industry brings nearly $10 million to the state's economy in sales alone.

Hal Griffin of Beaufort County will talk about his experiences at the Hybrid Striped Bass Workshop during the North Carolina Aquaculture Development Conference, January 19-20, at the Sheraton in New Bern. For more information on the conference, contact Tom Ellis of the North Carolina Department of Agriculture, (919) 733-7125.

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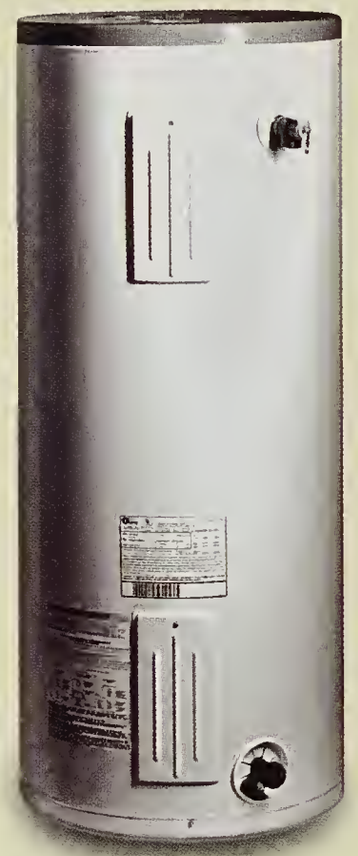

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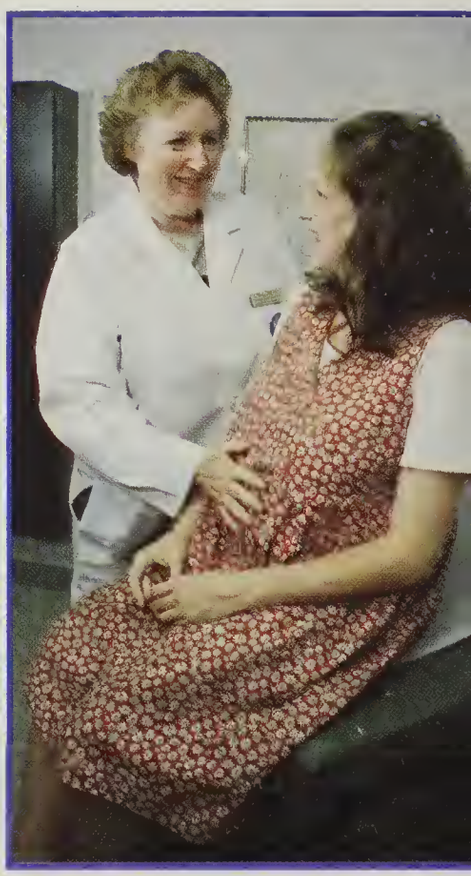
NC0196

Certified nurse-midwives establish strong, personal bonds with their patients. Jade Kaplan (right), who practices in Jackson County, is shown with young Lucas Reece Carver. Nancy Moss (far right) directs the nurse-midwifery program at East Carolina University.



Text and photos by Nell Perry Bovender

Companions to Childbirth

Back in the old days, when a woman went into labor, the local midwife was summoned. A respected woman of the community, she provided emotional support, encouragement and wisdom. The word "midwife" itself means "with woman."

These days, women are again looking to midwives to be "with woman," but today's midwives — certified nurse-midwives, or CNMs — are doing a whole lot more than just birthin' babies. They provide complete gynecological care, from a preteen's first physical to a grandmother's breast exam, and they write prescriptions, as needed.

One of the first assumptions made about nurse-midwives, however, is that their job is to deliver babies at home. CNMs attended close to 4,000 births in North Carolina last year — most in hospitals — and fewer than 1 percent of them were in homes.

Their role in health care may not be well understood generally, but the numbers of nurse-midwives are growing steadily, according to the American College of Nurse Midwifery (ACNM).

CNMs attended a total of 185,005 births in the United States in 1992, compared to 167,704 in 1991, despite a 1 percent decline in all births nationally in the same time frame. The percentage of births attended by nurse-midwives in hospitals increased to 4.4 percent in 1992 (the last year data is available) from .6 percent in 1975. In that same time frame, the number of physician-attended births in hospitals declined to 94.2 percent from 98.4 percent.

In 1989, 27 CNMs were practicing in North Carolina, according to the N.C. Board of Nursing. Today, the number is 99. Since 1984, 151 have been licensed to practice in this state.

Those changing numbers are the result of a deliberate move to bring more nurse-midwives to the state, said Helen Gordon Matyac, nurse-midwifery program specialist for the N.C. Office of Rural Health and Resource Development.

How they fill a need

In 1988, North Carolina ranked 48th in infant mortality among the 50 states. Research indicates that nurse-midwives could make a difference.

In Holmes County, Miss., in 1971, for example, the infant mortality rate dropped to 20 per 1,000 live births from about 38 per 1,000 live births two years after nurse-midwives began providing primary care to pregnant women.

In a pilot project in Madera County, Calif., nurse-midwives were introduced as the only new variable in the county's health-care system from January 1961 to June 1963. During that period, the prematurity rate dropped to 6.6 percent from 11 percent, and the neonatal mortality rate dropped to 10.3 deaths per 1,000 live births from 23.9.

Part of the solution in North Carolina has been to add a nurse-midwifery education program — a master's-level degree — at East Carolina University's School of Nursing. Nancy Moss, Ph.D., is the nurse-midwife who directs the program. Nineteen have graduated since it began in 1991. The program currently has 22 enrolled.

Nurse-midwives often fill the gap caused when obstetricians and/or gynecologists retire or leave rural

ommunities — 25 counties in this state have no obstetricians, r example.

But they are also working with private physicians or in their wn private practices because women are seeking a more person-, one-on-one approach.

In this state, CNMs are licensed to practice only under the super-sion of physicians. They can receive insurance and Medicaid imbursement. Direct-entry midwives — the remains of the mmunity midwife system — cannot legally provide midwifery rvices.

hy choose a nurse-midwife?

People seeking midwives are seeking a different approach — st to childbirth, but also to women's health in general. They see ildbirth as a natural process, not a sickness that automatically eds medical interven-n, and they want a alth-care provider who ll listen.

"Pregnancy is a normal rt of life, not an illness," d Angela Libby of eenville, who had her rd daughter, Jasmine brielle, this summer th a nurse-midwife in endance from ECU men's Physicians. She s always depended on care of midwives for her gnancies. "I have never lly been sick, and it med that when I need-care, it was when I was gnant. And who best ows birth than a mid-e?"

Angela's midwife, Shir-McCulloch, was by her e from the time she ered the hospital at 8:30 . until after midnight en the baby arrived. Her band helped deliver the y. Her mother and ther-in-law were both re. She was free to walk nack or shower or sit or at — whatever brought fort — as she labored.

"We as women all have erent ideas about what need and want," Libby . "We want childbirth to be a wonderful experience. Like our ldings, we want it to be memorable."

The midwives at the private practice she attended always lis-ed, Libby said. "I was never rushed. They always took time with I asked no 'stupid' questions. Yes, they're getting paid for their ice, I know, but they showed they cared for me far beyond ey. Shirley is my friend."

The difference in medicine and nursing accounts for that dif-nce in approach, said Susan Nickel, one of three nurse-mid-wives at Laurelwood Women's Health, a division of Caldwell Memorial Hospital in Lenoir. "You go to doctors when you are sick. You almost never leave without a prescription. Sometimes they operate. They focus on fixing or curing your problem. Nursing's basic tenet comes from a wellness model. We teach nutrition, exercise, hygiene, emotional issues and how to use community resources. We do a lot of education. We offer a lot of options. We want to keep you from getting sick."

Nickel was recruited to Caldwell County through a joint effort of the chamber of commerce, health department, local hospital and physicians with the help of the state's Office of Rural Health in response to the area's high infant mortality rate, high cesarean section rate and high rate of teen pregnancy.

"This is women caring for other women," said Mary Slawter, director of midwifery services at Beaufort County Hospital in Washington. "It's mothers and daughters together. It's powerful. It changes people in a positive way. That's what I love most. The woman is proud of herself — no matter what happens. You were there with her through the 'I can'ts,' and you replied 'Just try.'

"I think it affects how a woman raises her children. I think the family starts out more confident, and where you see the real changes are 15 to 20 years later as those children grow up."

"Nurse-midwives are experts in normal and recognize abnormal," Matyac said. "Physicians are experts in abnormal. We call them when we see a problem. It's a good team approach."

Around 85 to 90 percent of women who see midwives during their pregnancies never have to see physicians, Matyac said.

"Women have turned to high-risk providers because they have been socialized to believe that birth is abnormal and that, therefore, you need a physician. We should be telling little girls as they do in European and Scandinavian countries that their bodies are built and constructed to give birth. We need to be instilling confidence."

"We teach nutrition, exercise, hygiene, emotional issues and how to use community resources."

Home births

By far, the majority of births attended by nurse-midwives in this country occur in hospitals. The next largest number occurs in freestanding birth centers. North Carolina at present has only

one such center, Carolina Birth Center in High Point. It will be joined soon by one in Carrboro.

But 269 babies were born at home last year in North Carolina — less than half a percent of the 101,396 babies born in 1994, according to the N.C. State Center for Health and Environmental Statistics.

Jade Kaplan is a certified nurse-midwife who regularly attends home births. Her business, Alternative Birthing Home Birth Service, which began in 1992, grew out of consumer demand.

Home births aren't for everybody, by any stretch of the imagination, she said. "Home birth requires the couple to take a lot of responsibility. They have to be 100 percent sure it's what they want to do, for example. If somebody can talk them out of it, then it's not the right plan."

She has attended 700 or so hospital births and around 60 home births, she said. "I love home births. They're so intimate."

She follows the guidelines for home birth published by the American College of Nurse Midwifery. She does not accept a woman who lives more than 35 minutes from the hospital. The woman must agree to see the physician two or three times during the pregnancy. She brings emergency equipment with her — oxygen, medication, IV — just in case it is needed. And she uses an assistant.

Although insurance companies do provide malpractice insurance to CNMs who deliver in hospitals and birth centers, they won't provide malpractice insurance for home births. Obstetricians and gynecologists are advised by their malpractice insurance to avoid involvement in home birth. The physicians who usually provide back-up for Kaplan's home births are family physicians.

In North Carolina, you must be a CNM to obtain a license to practice midwifery. It is a misdemeanor to practice midwifery without a license.

But most of the home births in this state are attended by today's version of the former "granny midwives" who were once more prolific in rural areas of this state. Known as direct-entry midwives, they learn their craft as apprentices of more experienced midwives. Many have passed the certification requirements of the North American Registry of Midwives, an offshoot of the Midwifery Alliance of North America.

Direct-entry midwives hope that North Carolina will legalize their practice, as have many other states, including South Carolina and Florida, said Magi King of Rutherfordton, president of the N.C. Midwifery Alliance, which represents about 25 direct-entry midwives in this state. All three of her children were born at home.

"We're beyond the place of the granny midwives out in our communities," King said. "We can never go back to that. People expect certification as proof of knowledge, so we hope to survey our members and come up with what credentials should be necessary for licensure in this state."

How to find a midwife

If you are interested in finding a local nurse-midwife, check the Yellow Pages of your telephone book under "midwives" or "birth centers." Watch for the initials "CNM," for certified nurse-midwife, after the name.

If you need more help, contact Maure Darcey, president of the North Carolin chapter of the American College of Nur Midwifery, by writing 121 Kingston D Chapel Hill, NC 27516 or by calling (91 933-8494.

If you would like to find a direct-ent midwife, write the head of membership f the Midwifery Alliance of North Americ 5426 Madison St., Hilliard, OH 43026.

You might also call nearby certifie nurse-midwives. They often refer interes ed patients to local direct-entry midwive

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Nell Perry Bovender of Rutherfordton is ed tor of "Nursing Matters," a monthly public tion. She wrote about nurse practitioners rural North Carolina for Carolina Country April 1994 issue.

Philip Morgan

Granny Surrett

For more than 40 years until the mid-1960s, the late Estelle "Granny" Surrett attended births in the Sandy Mush Creek communities of northwest Buncombe County. She was one of the most trusted and influential citizens of that region. Granny Surrett was called to attend births in about 100 families of the area.

Kay Taylor, a public health nurse with the county health department, met Granny Surrett while establishing a medical clinic in the area during the 1960s. "I spent many hours with her there on that porch," Taylor said recently. "She was very inspiring to me. She had a very kind but powerful personality."

Granny Surrett exemplified the late generation of midwives whose work in women's health care in rural North Carolina has been superseded by trained, professional nurse-midwives.

Photographer Philip H. Morgan of Wilmington took this picture of Granny Surrett in 1969. He has begun a project that will place his North Carolina photographs of that time together with their contemporary images.

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Marvin Marshall: "one of the best"

When North Carolina House Speaker Dan Blue delivered a speech to the statewide annual meeting of North Carolina's electric cooperatives in 1994, Marvin O. Marshall was the first to buttonhole him afterwards for a chat. Speaker Blue immediately recognized and greeted the general manager of South River Electric Membership Corporation as "Mr. Marshall."

Similar scenes occurred in 1993 between Mr. Marshall and state Superintendent of Public Instruction Bobby Etheridge, and again with Lt. Gov. Dennis Wicker, and before that with Congressmen Martin Lancaster and Charlie Rose and with Lt. Gov. Robert B. Jordan 3rd.

U.S. Senators and members of Congress have been equally familiar with Marvin Marshall at their offices in Washington. Governors know him, too.

It is no exaggeration to say that when Marvin Marshall calls, North Carolina politicians know who's on the other end of the line, and they listen.

Marshall retires this month after 27 years as South River EMC's general manager and one of the most effective personalities in the history of North Carolina's rural electrification.

Nature broke the mold after Marvin Marshall was created. You don't often meet people like him anymore. Even if he's not chewing a cigar, he strikes a pose you don't want to mess with. Very few have tried.

In the 27 years of Marshall's management, the South River EMC board of directors has not had a single split vote. Since 1968, there has been a challenge at the annual election for a seat on the nine-member board only once. "And he lost," Marshall says with a grin.

"Why?" says Kesler C. Butler, South River EMC's board president and a member since its inception in 1940. "Because Marvin has done everything necessary to make the cooperative work well. He knows how to get along with people."

When South River's first manager, Rufus R. Edwards, died in May 1968, Butler and the directors asked Marshall to help find a successor. At that time, Marshall was based in Raleigh as a field representative for the federal Rural Electrification Administration (REA). Butler also asked Gwyn B. Price at the state REA office, the legendary "father of rural electrification in North Carolina," if he thought Marvin Marshall would make a good manager. Price said, "If you can get him, he'd be one of the best," according to Butler.

After thinking it over, Marshall applied and was selected.

"At that time the office here in Dunn had only one telephone line," Marshall remembers. "When I needed to use it, I would pick up the phone and listen to see if anyone was on it."

The co-op's electricity distribution system needed improvements, too. There were about 12,000 accounts, and miles of line containing no fuses or switches. Marshall invested in system improvements and ushered in computerized billing in the 1970s. He opened

offices in Eureka Springs (1970) and Anderson Creek (1980) to extend services of the Dunn main office and Stedman district office. Today, the cooperative serves more than 31,000 households and businesses in Harnett, Sampson, Cumberland, Bladen and Johnston counties.

Marshall keeps abreast of what's going on and assumes responsibility for all operations. He says with profound sadness that the single most numbing experience during his tenure was when an employee was electrocuted while on the job. "I wish I could have prevented that. It can happen. We are human beings. But it is my responsibility to see that things like that don't happen."

He has served on virtually every board and committee of the cooperatives' state organizations and has been especially effective in political relations. "I have always felt that if we don't get involved with candidates Marshall says, "they won't listen to us lat on when we want them to listen."

It was Marshall's idea years ago to ho the North Carolina Congressional delegatio at dinner each year when co-op leaders vis Washington. With politicians, Marvi Marshall practices the tried-and-true mar ner of both giving and receiving support. H wants politicians to remember him. "Politi means personal involvement," he say "Politics is a person-to-person thing."

Referring to the recent attempt by son government officials to sell the federall owned hydroelectric facilities that cooper tives have maintained for many yea Marshall points out that "Ten years ago, th wouldn't have been a problem. A telepho call would have taken care of it. Not toda You have to get involved and stay involved

"You may say government has too mar regulations," says a man who has faced suc regulations all his professional career. "B as long as government is there, we must t to work with it. As long as we maintain a co tact with Congress and the General Assemb we can make a difference. There will be rul no matter what you do. Whoever you bo row money from will have some contro over what you do."

Marshall has earned much of his respe by his dedication to local communities. La year he received the highest possible hon from the Boy Scouts of America for his se vice to that organization. And according Hoover Adams, retired editor and publish of The Daily Record in Dunn, "He is one our greatest citizens and a delightful perso a hard worker with a dry, keen sense of humo He has been given just about all the awar we have to give in this area"

Marvin Marshall says he'll remain acti in politics, because "I enjoy it." But he is n the kind who runs for office: "I can get mo done behind the scenes."

Otherwise he will enjoy his two childr and their families, as well as that part of l that often had to wait until his work w done. "And my golf game could use son work," he says.

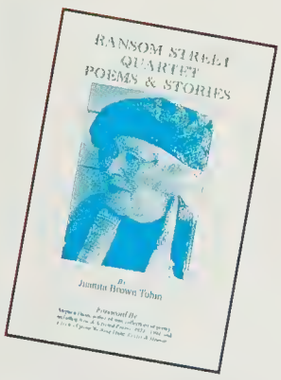
While laying much credit to the Sou River EMC board of directors for the accon plishments and reputation of the cooper tive, Marshall reserves most credit for his wi Virginia: "I wouldn't have been able to d much of this without her."

— Michael E.C. Ge

Books

by Peggy Howe

On the edges of the mainstream.



Ransom Street Quartet: Poems and Stories

Juanita Tobin Brown, 200 pages

From taking off warts to rich cats to the last hanging, a new book of poetry chronicles the life of Juanita Brown Tobin. "Ransom Street Quartet: Poems and Stories" is partially autobiographical and a bit of fiction, featuring a foreword by poet Stephen Dunn.

Tobin, an octogenarian with Blowing Rock roots dating back to 1750, brings to her poetry parts of her life and 20-year nursing career. Her subjects are people - kindly and beastly, sweet and sour, sad and funny.

Available for $14.95 (softcover) at bookstores or from Parkway Publishers, Inc., Box 3678, Boone, NC 28607; (704) 265-3993. If ordering, add $3 shipping and handling for the first copy, $2.50 for each additional.

My Pee Dee River Hills

Chris Florance, 234 pages

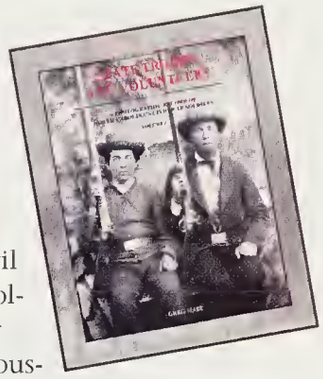
In "My Pee Dee River Hills: A Remembered Place," Chris Florance pinpoints her small river hills world in upper Richmond County, where Mountain Creek flows into the Pee Dee and extends eastward along the old Grassy Stands Road to Ellerbe.

As she celebrates and recounts a hard, early 1900s country life in the North Carolina Sandhills, the author not only relives her youth but preserves a time and place. It is a story of hardship but also of struggle and perseverance in a scraggly land and of love and dedication, hope and joy. She includes sketches of the area and main characters.

Florance, a former history teacher, landscape contractor and garden consultant, was garden columnist for "Greensboro Daily News" for 16 years. She is also author of "Carolina Home Gardener" and "Up From Misery," and now lives in Greensboro.

The book costs $13.95 (softcover) at bookstores or from Down Home Press, PO Box 4126, Asheboro, NC 27204. (910) 672-6889.

State Troops and Volunteers



Greg Mast, 381 pages

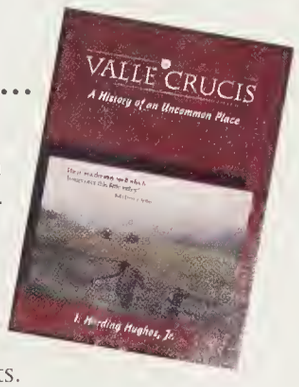
More than 130 years after the end of the Civil War, a book has been published showing wartime images focusing exclusively on North Carolina. "State Troops and Volunteers: A Photographic Record of North Carolina's Civil War Soldiers, Volume I" offers a detailed account of each soldier's wartime career. Greg Mast, an independent Civil War scholar and enthusiast of military photography, uses previously unpublished photos held by family members of the soldiers. All earlier books of Civil War portrait photography have relied mainly upon images from institutional repositories and private collections. Fully three-fourths of the photos reproduced are in the hands of descendants. More than 320 of these provided photographs for the book.

In addition to soldiers' pictures, the book includes some family portraits as well. Fully indexed with detailed footnotes, the volume also includes, when available, the soldiers' civilian occupations and dates of birth and death.

A Watauga County native, Mast seeks information and additional images of North Carolina Civil War soldiers for a second volume of state troops and volunteers. He can be reached at PO Box 72033, Durham, N.C. 27722-2033.

Available for $50 (hardcover) from the Historical Publications Section, Division of Archives and History, 109 E. Jones St., Raleigh, NC 27601-2807. Postage charges are $4 for the first copy and $2 for each additional copy in the same order. Phone: (919) 733-7442.

Valle Crucis: A History of an Uncommon Place



I. Harding Hughes Jr., 211 pages

Described as an "uncommon community," Valle Crucis in Watauga County in northwest North Carolina is carefully detailed in these reminiscences. The author covers two centuries of Valle Crucis history from frontier days to the 1990s, covering topics ranging from agriculture, to religion to roads. The appendix offers various sources, footnotes, maps and photographs, many supplied by long-time residents. Photographs of residents' houses give readers a glimpse of the mountain community. Through the years, many houses were opened to visitors escaping the summer heat. Today, some are restored as popular inns. The Mast General Store is a well-known landmark in the town.

Available in bookstores or from Mast General Store, Highway 194, Valle Crucis, NC 28091; (704) 963-6511.

Focus

North Carolina news you can use.

Juggler's World turns in Davidson

The 3,000 members of the International Juggler's Association throughout the world look forward to a piece of mail they regularly receive from Davidson, N.C., the home and offices of the editor of Juggler's World magazine, Bill Giduz.

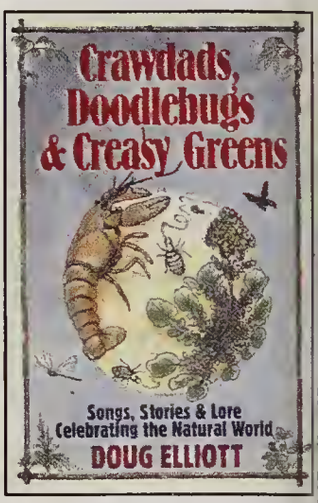
Juggler's World publishes biographies of jugglers and juggling groups, coverage of regional juggling festivals, juggling workshops plus how-to and new product information. Giduz, former president of the IJA, has served as editor of the magazine since 1979.

Juggler's World subscription is one of the benefits of $30 IJA membership. The price for non-members is $8 per copy. Write to: Richard Dingman, IJA secretary/treasurer, Box 218, Montague, Mass. 01351 for membership or magazine information.

Ag-electricity course is Jan. 17-18

A course covering the use of electricity in modern agriculture will be held Jan. 17-18 at the North Raleigh Hilton, Raleigh. The course is sponsored by North Carolina's electric cooperatives with the National Food and Energy Council. The registration fee is $260, and registration will be accepted until the day before the course, space permitting. Call NFEC in Missouri at (314) 875-7155.

News songs and stories about the natural world



Naturalist and storyteller Doug Elliott of Rutherford County has published a new set of songs and stories about the natural world. "Crawdads, Doodlebugs & Creasy Greens" is both a book and an audiocassette tape that opens avenues to the natural environment through traditional storytelling, folk music and lore.

Included in the more than 40 selections are stories on how to "catch crawdads, puree persimmons, gobble greenbriers, noodle catfish, tickle trout and twist a critter out of a hole." There are tales of when Queen Elizabeth I was courted by a frog and when Davy Crockett tried to grin a squirrel out of a tree.

The 64-page book costs $5, the audiotape is $10. For a catalogue of other titles or to arrange a program, contact Doug Elliott at Rt. 1, Box 388 Paintergap, Union Mills, NC 28167. Phone: (704) 287-2960.

Exchanging art and cultural with Israel

North Carolina and Israel recently collaborated on a new cultural exchange program that includes 10 art exhibitions, artist residencies and a 1996 film festival. Fifteen art institutions will host the exhibitions.

"The art of Israel is a rigorously intellectual, highly emotional art that is quite distinct from the art produced in United States," said John Coffey, project director for the exchange.

The exchange offers North Carolinians and visitors a rare look at the art of one of the most complex societies of the contemporary world. "Israeli art presents a perspective on life produced by people who see the world somewhat differently," said Coffey. The exhibitions reflect the diversity of the participating institutions. Across the state, exhibits range from crafts and archaeology to contemporary photography.

Besides the exchange of art, artists from N.C. and Israel will have an opportunity to experience each other's culture. In the summer of 1995, the first phase brought an Israeli choreographer to the American Dance Festival. In November, four N.C. photographers visited Israel for an eight-week residency. After their residencies, the four will display photos at the Light Factory Photographic Arts Center in Charlotte. Later, the exhibition will travel to Asheville, Wilmington, and Greenville.

For more information, call the Public Affairs Office at the N.C. Department of Cultural Resources at (919) 733-5722.

UNC offers Carolina Speakers

The University of North Carolina at Chapel Hill offers 70 of the university's top faculty members who volunteer to speak to interested groups. The speakers collectively address more than 100 hundred topics ranging from art and literature to science. This year over 30 topics address issues affecting the South or North Carolina.

Last year Carolina Speakers presented 300 programs to over 20,000 people. Featured speakers include former chancellor Paul Hardin and former White House correspondent and commentator on the "Today" show Chuck Stone. The university offers the service at no cost to organizations. If a topic of interest is not represented by the featured speakers, the program can refer organizations to one of 2,300 faculty members who may help.

For a free brochure, contact Anne Repp at (919) 962-1993.

National service corps works in North Carolina

Nearly 500 North Carolinians are engaged in community service programs sponsored by Americorps, the national service program that offers members a living allowance and an educational award after their service is performed.

Programs in the state include community policing in Wilmington, cross-cultural education in 24 counties, AIDS prevention in eight counties, pre-kindergarten care in 11 counties, teen enrichment programs in seven counties, literacy training in six counties, housing access service in 17 counties, substitute day care teaching in 22 counties, addressing teen pregnancy in Mecklenburg County, and providing academic assistance to youths in Warren County.

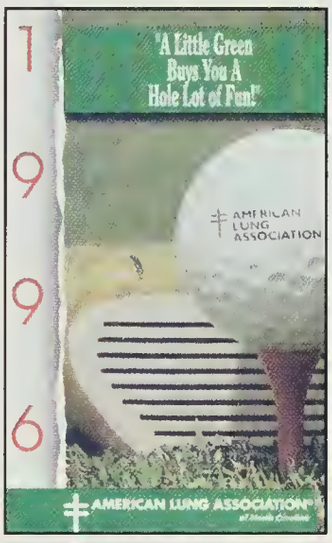
For more information, contact the N.C. Commission on National and Community Service, 121 W. Jones St., Raleigh, NC 27603. (800) 820-4483.

TV show features country inn chefs

"Inn Country Chefs" is a new television show taped in North Carolina and broadcast nationally on the Public Broadcasting System. UNC-TV affiliates will carry the 56 segments.

The program showcases country inn chefs across the nation, three of whom are at North Carolina inns. Local chefs are Kevin Yokley of the Lords Proprietor's Inn in Edenton, Cory Mattson of The Fearington House in Pittsboro, and Robert Rolfe of The Richmond Hill Inn in Asheville. Fourteen chefs are seen preparing visually appealing, easy-to-follow recipes that typify the ambience of the inns they represent. The series was produced by Shortt Stories TV, based in Advance, N.C.

For more information, contact UNC-TV at 10 T.W. Alexander Dr., Research Triangle Park, NC 27709. (919) 549-7176.



Access to 250 golf courses

Golfers can gain privileged access in 1996 to 250 courses in North Carolina, South Carolina and Virginia by contributing to the American Lung Association of North Carolina, Eastern Area.

The Lung Association's $40 Golf Privilege Card gives holders opportunities for resort packages and course entry, and also supports research into lung disease. For an application, contact ALANC Eastern Area, P.O. Box 1407, Greenville, SC 27835. (800) 849-5949.

BackHome: "how-to with heart"

BackHome magazine has published a new brochure for readers and advertisers.

The quarterly magazine that describes itself as "a how-to magazine with heart" has been published since 1990 by the former editorial staff of Mother Earth News. Based in Hendersonville and printed in Southern Pines, BackHome is owned by its staff.

The magazine's name "reflects our desire to stand by our original ideals of a rural, self-sufficient lifestyle," says publisher Richard Freudenberger.

Averaging 80 pages per issue, BackHome circulates to about 20,000 subscribers, operates a mail-order book business, and sponsors local authors' book tours and alternative building workshops. Editorial content includes how-to skills, energy conservation, community action, vehicle maintenance, organic gardening, recycling, small-scale farming, home businesses, homesteading, humor and other practical advice for rural living.

Subscriptions cost $16 for four issues per year. For more information, contact BackHome at P.O. Box 70, Hendersonville, NC 28793. (800) 992-2546.

Coming Events

"42nd Street"
Jan. 10-11, Winston-Salem
$25 for evening and $29 for matinee performances. At the Stevens Center. Proceeds are used for scholarships at the N.C. School of the Arts. (910) 721-1945.

Journey to Peru
Jan. 12, Statesville
Slides and discussion "without the boring bits." $5 donation. The Arts & Science Center. (704) 873-4734.

Cat Show
Jan. 13-14, Statesville
Central Carolina Cat Fanciers annual winter show at the National Guard Armory. Over 200 cats from 35 breeds, plus vendors. $4 fee. (910) 282-3089.

Batik Workshop
Jan. 20, Beaufort
Learn the art of batik and complete a wall hanging. Reservations required. $25 fee includes materials. At the N.C. Maritime Museum, (919) 728-7317.

Wildlife Arts & Decoys
Feb. 3-4, Washington
East Carolina Wildlife Arts Festival including art, exhibits and the N.C. Decoy Carving Championships. (919) 946-2897.

Special Olympics
Feb. 4-6, Boone
Southeast winter games to include Alpine skiing. (919) 878-7978.

Cape Fear Photos
Through March, Wilmington
Over 100 historical photographs of southeastern North Carolina people, places and events, including the earliest known outdoor photo made in the state (about 1847, Wilmington's Market St.). At the Cape Fear Museum. (910) 341-4350.

Working Decoy Exhibit
Through March, Beaufort
Duck and goose decoy collections of Dr. A. Everett James Jr. and James S. Lewis Jr., representing the work of many renowned North Carolina carvers. At the N.C. Maritime Museum. (919) 728-7317.

Deadlines

Deodlines for submitting notices.

March issue	January 25
April issue	February 25
May issue	March 25

We welcome photos ond illustrotions of coming events. Send notices to Colendor, Corolino Country, P.O. Box 27306, Roleigh, N.C. 27611.

Joyner's Corner

by Charles Joyner

Carolina quizzes.

UNSCRAMBLE IT

U N S C R A M B L E =
a b e h m n o r s t

The motto, ESSE QUAM VIDERI, appears on the state seal of North Carolina. Use the code key above to unscramble the English translation of this Latin phrase.

E M N S, B U E C S B
_ _ _ _ _ _ _ _ _ _

E C U A E M L S S R
_ _ _ _ _ _ _ _ _ _

Answer on page 3

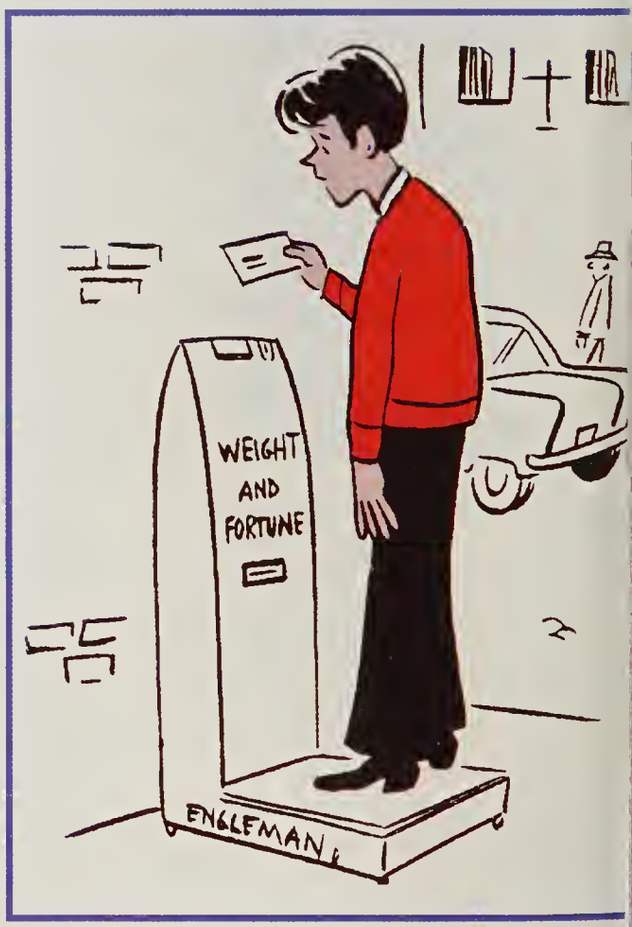
TOWN TEST

Each box below contains part of the name of a North Carolina county and a town in that county. The county is on top and the town underneath. Can you identify them all?

1 KING / WENT	2 OWE / FOR	3 AND / OR	4 LEVEL / MOUNT	5 HER / HIM	6 HERO / TOM

7 FOR / FREE	8 TIE / WIN	9 ONE / TON	10 BUS / HIT	11 FOR / SALE	12 RAN / APE

Answer on page 30.



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	XX-Large	R51976	$21.95		$
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BONUS	Classic Aviator Glasses	R51990	only $4		$

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(R52004-26) Grand Total	$

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An Important Announcement for North Carolina Homeowners With Equity . . .

What would you do with an extra $300 to $1000 per month?

How to Get a Fast Mortgage Loan to Pay Off All Your Bills***

(Even if You've Been Turned Down by a Bank or Mortgage Company)

Franklin, North Carolina – Ray and Becky were frustrated. They'd bought the house 12 years ago and it was 5 years old when they moved in. Becky laughed out loud when she thought back to that time. Back then it seemed so big and beautiful. But now, 12 years and 3 kids later the house felt small and run down. The house needed a new roof and her two youngest girls, Emily and Katie, were doubling up in the small 10 by 12 bedroom.

Five years ago, Ray and Becky had a contractor come and talk to them about a new addition. Becky remembered how excited she and Ray both were. They even paid to have the plans drawn up. But that was a year before Ray lost his job at the plant. She poured herself another cup of coffee and recalled how depressed they both were. It was over a year before he got another job. And during that time they got behind on everything.

No Money to Pay for Christmas

They had all but given up on borrowing the money they needed to add a bedroom and family room to the house. And with all the credit card bills they got behind on, they were so strapped for cash every month they couldn't even come up with money for a new bike and skates for the kids Christmas presents. That was what hurt the most. It was either pay the minimum amount to the credit card and furniture company or completely ruin their credit altogether. Bob though back over the last 10 years wondering where he went wrong. I have to tell you he felt hopeless with no way out of the vicious cycle. You know, getting paid on Friday, sitting down on Saturday to pay the bills and running out of money before all the bills are paid. All the monthly payments were just keeping him and Mary buried with barely enough money each month to cover all the monthly bills. Maybe you know what I'm talking about.

"I Hit A Brick Wall!"

After they got all caught up they tried again to borrow the money for the addition. First they got turned down by the local bank then a mortgage company in town rejected them. They just kept hitting the same brick wall. Even though Ray had gone back to work in another carpet mill making MORE money, the late payments that showed up on his credit reports scared the local banks and mortgage companies away. Ray felt like he was working JUST to pay his monthly bills and doing nothing for himself or Becky and the kids. Then he ran into Harvest Mortgage Company. Harvest helped him get a loan to pay off all his bills and consolidate everything into one single payment that was $358 lower than he had been making. That saved him a whopping $4296 per year TAX FREE. In the first year, that was enough money to close in the back porch AND enough left over for new bikes for the kids.

***Subject to Qualification*

Harvest Can Get Loans From Loan Sources You Don't Even Know Exist!

> "When we needed money to consolidate our debts and pay off some old bills, Harvest Mortgage was there when we needed them. We ended up paying off all our bills and rolling them all into one single payment. After we did, our total monthly payments dropped by almost $400 per month. This has reduced our stress which has made our lives much better."
>
> *Billy and Judy S.*
> *Columbus*

Recent Loans Include:

- ✔ A $78,000 loan to a couple in Sugar Grove, North Carolina that saved them $800 per month in payments. They will save over $29,000 in the next 3 years.
- ✔ A $95,000 loan to a homeowner in Western North Carolina who was on permanent disability .
- ✔ A $35,000 loan to a homeowner near Asheville to complete construction of his home (The borrower couldn't verify his income with tax returns.)
- ✔ A $95,000 loan that consolidated the homeowner's mortgage and all the rest of his bills into one monthly payment that saved him over $8,100 per year and a whopping $124,000 over the loan period.

Home Equity Is the Key

Harvest officials report that the single most important key to their ability to find a loan is whether or not you have enough equity in the property. "Say you have a home valued at $80,000 with no more than $48,000 in total mortgage, including any 1st and 2nd mortgages. Then you are a good candidate for one of the many loan programs we offer," says Senior Loan officer Janet Kivi in an interview last week. "In other words, "says Kivi," if you have a minimum of 20% equity or more there's a good chance we can help you either save a lot of money every month by combining old bills and your old mortgage into one newer and much lower payment. Or we can help you get cash money out of your home or investment property to use to buy a vacation house, start a business, whatever."

No Ivory Towers

"When you apply for a loan at Harvest Mortgag your loan request is reviewed and decided upon the people right in our offices," says one Harves executive. He added, "Since we are direct lende we don't send the information to some guys off somewhere in New York or California. We revie and approve loans right here in town locally."

Fast Approval and Closing

That means we can get your loan closed in a ma ter of days, and you never have to go out of you living room until you're ready to close."

Loans for Purchase or Refinance

Harvest Mortgage officials report that whether are buying or refinancing a house, or just lookir to consolidate some bills or get cash out of you property, they have credit programs that give yo the money you're looking for.

Different loan programs include:

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- ✔ Cash out loans for investment property with lot of equity.
- ✔ Loans for borrowers who want to do additio or remodel their homes.

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Making Cents of Your Electric Bill

by Arnie Katz

Comparing insulation.

The new cellulose insulation

While some folks balk at the thought of filling their walls with old issues of the Daily Herald or spreading shredded copies of the Elizabeth City phone book in their attic, the simple fact is that cellulose insulation, made from recycled newsprint, is a very effective insulation product.

Cellulose advocates generally cite four major advantages: high R-values, effectiveness at stopping drafts and air infiltration, environmental benefits, and health benefits. Let's look at each of these.

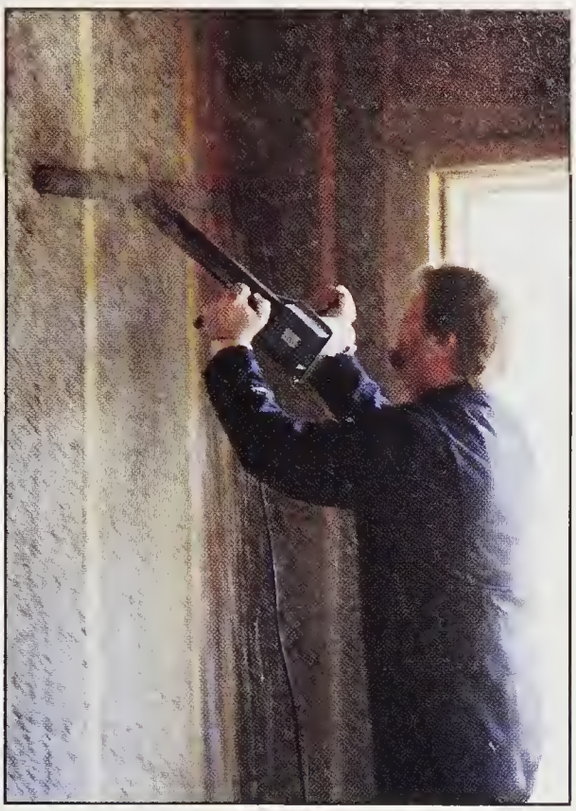
In terms of insulation value, most cellulose has an R-value of about 3.0-3.7 per inch, substantially higher than most loose-fill fiberglass. To get R-30 in an attic, for instance, you may need only nine inches of cellulose versus 13 inches of fiberglass. If space is at a premium, you might want to use the cellulose. If space is not an issue, you'll probably want to compare R-value per dollar.

There are new high density fiberglass batts with equal or even slightly higher R-values than cellulose. Mineral wool and rock wool have R-value comparable to cellulose, as does the new insulation made from cotton. The key points are how much R-value you can get into the space available, and how much will it cost.

Most building scientists would agree that cellulose is more effective at stopping air movements than fiberglass. One technique, called damp-spray or wet-spray, mixes water and a binder with the cellulose insulation and sprays it into open wall cavities. Since all voids are filled (difficult to achieve with batts), and since the cellulose itself is more effective at stopping air movement, this system makes a very tight house. Quality control is crucial, however, since too much water can cause problems later on. There are similar systems using rock wool which should be just as effective.

In another technique, called dense-pack, the cellulose is pumped dry into the walls at much higher densities so that it won't settle even without binders. In some parts of the country this technique has become widespread over the last couple of years, but it is just starting to appear in North Carolina. The high density of the material makes it even more effective as a barrier to air movement.

The third advantage mentioned for cellulose is that it has environmental benefits. By using recycled newsprint, this industry strengthens the market for what otherwise was going to the landfills, saving expensive landfill space and helping to pay for recycling programs. Other insulation materials have some of the same advantages. Mineral wool, for instance, is generally made from slag waste from steel mills. Cotton insulation is made from the cuttings left from the manufacture of clothing. And fiberglass is now made with at least 20 percent recycled glass content, and the industry is working to increase that percentage.



Another aspect of environmental impact is the pollution caused by the manufacture of the products. From this perspective, cellulose and cotton are viewed as creating "negligible" pollution associated with that energy use.

Finally, the health issue has been so clouded by people and groups promoting or attacking various products, that it is difficult to sort it out. All of the insulation products mentioned (except, perhaps, cotton) have been demonstrated to be irritants at least to some people. This means, for instance, that the ducts going through the attic should be totally sealed so that you aren't sucking insulation —of any kind— into the system and blowing it around the house every time your heating system kicks on.

Another example would be to weather-strip around your attic access door. This will not only keep insulation out of your lungs, but will also help keep 130-degree attic air out of your house when you're running the air conditioning.

The bottom line? Any of the insulation products on the market can be effective and safe. The key is to make sure they are installed absolutely perfectly, in strict accordance with the manufacturer's specifications, preferably by a church choir supervised by a doctor with a lawyer looking on.

rnie Katz is a building science pecialist at the Alternative nergy Corporation (AEC), a onprofit organization that prootes energy efficiency and innoation. AEC is supported by North arolina's major electric utilities, ıcluding Carolina Electric ooperatives. For more informaon: AEC, P.O. Box 12699, esearch Triangle Park, NC 7709. (919) 361-8000.

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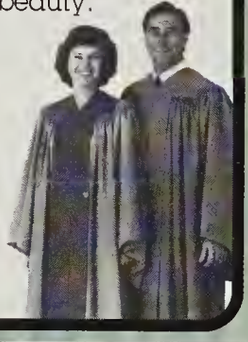

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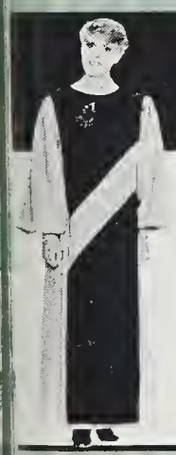

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by Hank Smith

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Move, prune or plant

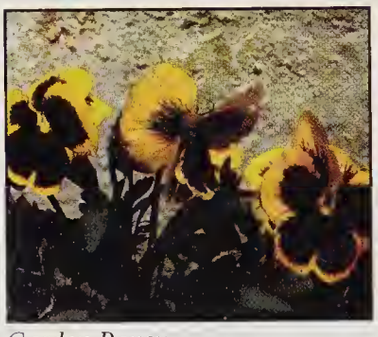
Take an inventory of the landscape plantings around your house. See if any plants have grown too large for the spot where they were planted and need to be moved. Also, you'll want to check to see if other plants need to be thinned or pruned in order to fulfill their landscape purpose. Finish all major pruning before new growth begins in the spring.

Bare-root plants are available at nurseries at this time of year. Although bare-root plantings limit you to smaller plants, they are much less expensive than larger, container-grown specimens.

Roses

You can plant either container-grown or bare-root roses this month. Set plants when soil is moist but not wet or frozen. Improve poor soil in the rose bed by adding large amounts of organic matter and sharp sand to each planting hole.

Feed pansies



Garden Pansy

Lightly apply complete fertilizer to pansy plants. Use one pound of 8-8-8 or 10-10-10 per 100 square feet of bed area. Repeat this application every four to six weeks. Pull out any winter weeds that sprout in the flower bed.

Balanced transplanting

Trees and large shrubs should undergo a top-pruning when transplanted. The top growth should be cut back to balance with the root system. If all top growth is left on evergreen trees and shrubs, the plant will require more moisture and nutrients than the root system can supply. Even when plants are dug and transplanted with the greatest of care, the root system will suffer a degree of shock from being disturbed and moved.

Carolina Hemlock

Prune shrubs

Now's the time to begin winter-pruning deciduous trees and shrubs that flower in the summer. These bloom on new growth wood. Among the group: crape myrtle, eleagivus, biddleia, althea and vitex.

Trees that produce rapid growth include Chinese elm, ash, mulberry, silver maple, sycamore and weeping willow. They should be controlled and kept in their allotted landscape space. Don't neglect thinning and cutting back new tip growth to prevent breakage and to strengthen the branch structure.

Mulch before freezes

It usually is advisable to mulch before hard freezes. Watch the weather forecasts. A covering of pine straw, hay or similar organic materials protects the crowns of tender plants. Mulching also helps prevent strong winds from drying the soil.

Azalea watch

If your azaleas suffered from lack of water during autumn and early winter, they're probably sickly looking now. Fertilizing them now could force new growth and crowd the flower buds, causing them to drop. When new growth develops later, you may note that flower buds are drying and falling from plants. This is especially evident if plants grew quickly. The best treatment is to pinch out some of the new growth that appears at the sides of flower buds. Such pinching prevents excessive flower bud drop.

Lawns

If your lawn has been overseeded with annual ryegrass to keep it green and attractive during cool months, fertilize now to keep it that way. Also, mow regularly to give the lawn a neat appearance.

There's still time for camellias

Although many experienced gardeners prefer to plant camellias in autumn, you can expect good results by buying and planting when these are in bloom. This assures that you get desired colors and varieties that you may not recognize by the name tag on the plant.

Bagworm control

If you find bagworm bags or pouches hanging in juniper or other narrow-leaf plants, remove them and destroy them by burning. If they are not destroyed, winter insects will start the cycle all over again by emerging from the bags next year.

House plants

The major causes of pot plant deaths during winter months are overwatering, underwatering and improper light. Water well when the soil is dry to the touch of your fingers. Pots without drainage holes will require water less frequently then those with holes. If soil becomes completely dry, place pots in the sink for a thorough soaking.

Give winter house plants as much light as is available — a sunny window is ideal. On cloudy days it is helpful to place plants beneath a fluorescent light. A table or floor lamp sometimes is helpful. Practically no living plant will survive in a dark corner of a room, although some require less light than others.

By keeping fertilization at a minimum, you will not promote spindly growth that occurs under conditions in most homes.

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Journal

by Owen Bishop

"What's the use of living to a ripe old age if each day races by so fast and your to-do list grows so large that you can't enjoy your life?"

Use those New Year's Resolutions to get on with a neglected agenda

Why not try something new in drawing up your New Year's Resolutions for 1996? Just this once, set aside those lofty (unrealistic?) self-improvement goals you feel you ought to pursue. Okay, go ahead and start that new diet; it can't hurt. But reserve the resolutions for more serious business: setting priorities for the New Year that will help you finally achieve a long-term goal.

Chances are you have plenty of those goals buried beneath your stack of to-do lists. Take one of them off the proverbial back burner and turn up the heat.

Resolve to sign up for those piano lessons you never had as a kid. In Year One, you'll do well to master a few basics, but that's the essential first step. Maybe in Year Two you can begin showing off your new skills by playing Christmas carols at holiday parties (which may be the real reason you want to learn to tickle those ivories in the first place).

Or resolve to take that vacation in Greece you've dreamt about for years — even if you must budget carefully for a couple of years to make it possible. Without the plan, you can be sure that budget will never accommodate the trip on its own.

Obviously, you don't need "Auld Lang Syne" as background music for such resolutions. But don't let it stop you, either. If your internal clock says it's time to do resolutions, use that motivation to get on with a neglected agenda.

These musings were inspired largely by an article I read in Management Quarterly, a publication of the National Rural Electric Cooperative Association. In it, author/columnist Jeff Davidson examines the 1990s lifestyle and says it has left too many of us "living longer but enjoying it less." Why? Because we fill our time with activities that have little to do with what's really important to us. We stay busy, but somehow we can't find time for the activities that would give us the most satisfaction.

Davidson says something is very much amiss here: with the average life span for Americans rising regularly, most people will have ample time to pursue almost any interest —if they would just get on with the program. He says the life span of the average cave man was 19 years. The life span in Europe in 1395 was 38 years. The life span in this country in 1895 was 49. Today it is 72 for American men, 77 for American women.

This is our edge in the information age, but most of us never take advantage of it. As Davidson asks, "What's the use of living to a ripe old age if each day races by so fast and your to-do list grows so large that you can't enjoy your life?"

Clearly, most of us get caught up in such busy-ness, perhaps spending far more time on trivial endeavors than it would take to achieve some of our long-term goals.

Davidson quotes figures to put all this into proper perspective: "Busy or not, everyone has 168 hours a week. I checked. One way or another, everyone fills them. Consider the overall number of years you spend on various activities: Any activity consuming 30 minutes of your day consumes two solid years of your life. During a work life of 48 years (from ages 22 to 70), an activity you engage in for an average of 30 minutes each day consumes one complete year of your life: a half hour in 24 hours = a half year in 24 years = 1 year in 48 years."

Facing this reality may be grim, but Davidson says it can help us begin making and reaffirming choices about what is important —and revising our lifetime priorities accordingly. The first step is acknowledging the fixed elements of your life: "Youth, young adulthood and middle age are finite. Your productive work life is finite. Change guaranteed. And life is finite; death is guaranteed."

Here's Davidson's checklist for sorting out your priorities. I rarely make New Year's Resolutions, but I plan to try this:

- List everything that is important or that you wish to accomplish. Initially go crazy.
- Go back and assess your list. Eliminate the nice but inessential items.
- Combine any items that are similar in nature. Having too many priorities leads to frustration and despair, similar to what you've got now.
- Rewrite, redefine or restructure any of your choices. If you're not sure of an item, feel free to delete it.
- Put your list away for another day, then review it again.
- Delete, combine or rethink any of the items remaining. If something seems less important, drop it. You can't afford the responsibility of more priorities than you can support.
- Complete your list, for now —priorities can change. Here are examples of priorities you might choose: providing for the education of my children; achieving financial independence; maintaining a loving, happy marriage; working for world peace.

Life Expectancy of Americans

From birth, by 25-year intervals

Female	
Year	*Expected Life (Years)*
1900	48.3
1925	57.6
1950	71.1
1975	76.5
2000	81?

Male	
Year	*Expected Life (Years)*
1900	46.3
1925	55.6
1950	65.6
1975	68.7
2000	74?

Source: National Center for Health Statistics

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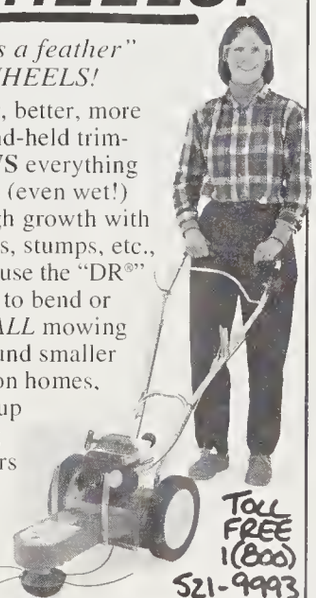

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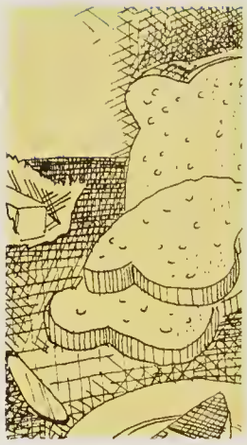

This hardy soup is an onion lover's delight.

FRENCH ONION/POTATO SOUP

Submitted by C. P. Squires, Warrensville

3 cups finely chopped onions
3 tablespoons margarine
1½ quarts Irish potatoes (cubed ¼ to ½-inch)
3 to 4 quarts chicken stock (defatted)
¼ teaspoon Lawry's seasoning salt
½ teaspoon dried basil
¼ teaspoon dried minced garlic
½ teaspoon dried thyme
¼ teaspoon red pepper (minced-dried)
2 tablespoons balsamic vinegar
¼ cup cooking (or white) wine
1 to 2 tablespoons honey
Table salt to taste

Braise onions in skillet with margarine until golden. Place onions and all ingredients and spices except potatoes into a soup pot and simmer for 1 to 2 hours. Add potatoes and continue simmering until potatoes are tender. (Serves 8 to 10.) Entire recipe may be halved. Left-over soup freezes very well. (Chicken stock is prepared by saving, chilling, defatting and freezing broth from stewing chickens. You can substitute chicken bouillon if you do not have stock in your freezer.)

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from page 20

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